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MONEY BOX LIVE

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DUGGLEBY: Just two days to go to what no doubt will be the wedding of the year. But spare a thought for the 200 or so other couples who will also be tying the knot on Friday, which seemed a good opportunity to find out a bit more about the cost of weddings and how much the average couple and their parents are prepared to spend. What are your priorities? The venue certainly, as many people now prefer to get married in one of the thousands of places licensed to conduct weddings, so the ceremony itself and the reception take place under one roof. A stately home may be quite out of the question, but there are many small country hotels which are ideal for up to 100 guests. Obviously the bride will have a final say on the dress and the bridesmaids, but most couples will choose their honeymoon destination together and this could cost anything from a few hundred in the UK to several thousand pounds in more exotic places. Indeed some couples go one step further and get married abroad, but best check very carefully the legal position, local customs, and what insurance is available in case it all goes wrong. One thing's pretty clear: you need to start planning as far ahead as possible because the most popular venues are booked up a year or more in advance, although you're far better placed for a midweek wedding say in October rather than a weekend in June. And a year isn't a long time to sort out the 101 other things: the guestlist, the food, the drink, the cake, the flowers, the transport, the photographs, the music, the entertainment. Is a vintage Rolls Royce really more important than vintage champagne? Is it worth hiring a professional organiser? How much does it all cost and how much can you afford to spend? Somewhere between £10,000 and £20,000 seems to be the best estimate, but no doubt you will have your

own ideas on money saving and the questions to put to the panel. Andrea Ventress is Deputy Editor of Wedding magazine; Bernardette Chapman is the Founder of the UK Alliance of Wedding Planners; and Christine Ross is an independent financial adviser at SG Hambros. 03700 100 444 is the number to call. And Rebecca in Northampton, you've got the first one.

REBECCA: Hello. Yes, I just want to tell you about a wedding that would be at the bottom end of the budget. Last year we got married and we had zero money and our main priority was getting as many family and friends as possible. So we booked a Chinese restaurant with a set menu, which included a glass of wine for £15 a head, and then we went to the local hotel for a buffet and disco and that again was £15 a head. And how we paid for it was on the homemade invitations, it said 'you're invited', etcetera; and then 'due to the amalgamation of two households and our bleak financial status, we ask that instead of buying us a present, you make a contribution towards your meal'.

DUGGLEBY: Well that sounds very good. And how much did it cost overall?

REBECCA: The total wedding cost around £4,000, but we received £3,000 in gifts. So we didn't have any presents at the end of it, but we had a wedding for 80 at the Chinese and then 120 in the evening.

DUGGLEBY: Well I mean I hate to call it a cheap wedding, but I suppose by normal standards, Andrea, that is a cheap wedding? .

VENTRESS: Well absolutely.

DUGGLEBY: But a happy day.

VENTRESS: Yeah. Fantastic and it's great that her friends and family felt that they could help them out in that way. These are really tough times and to plan a big party like that, you do have to have an awful lot of money saved or put away or have

contributions from parents, so I think this is a great idea.

DUGGLEBY: There are websites of course I think where people can you know make the necessary contacts. But moving onto the sort of drawbacks of this. I suppose if you've got a fairly tight family circle living within a fairly limited area, Bernadette, this will work. But you know we have to say that some weddings are pretty elaborate and pretty difficult to organise, and I don't think the local Chinese would probably work.

CHAPMAN: No, absolutely. I mean I always say you should spend what you can afford. So I know sometimes when we look at the celebrity weddings, we fall off our chairs when we see how much money that they're spending, but it's all relative. So you know £4,000 to some people is a lot of money, but perhaps to the celebrities that's going out for one evening.

DUGGLEBY: Also, I don't know Rebecca ...

REBECCA: Hello.

DUGGLEBY: ... you and your husband, were you from the same area? Did you live in the same sort of geographical area?

REBECCA: Yes, we live in Northampton.

DUGGLEBY: Yeah. Now that's a big and important difference because if you've got two families that are being joined together - one say in Yorkshire and one in Devon - well not so easy to decide which way you're going to go.

CHAPMAN: No, no, absolutely.

REBECCA: But ...

DUGGLEBY: Sorry, Rebecca, carry on.

REBECCA: I was just going to say all our guests did spend a night in the hotel even though they're local.

DUGGLEBY: The reason I was saying that is that one of the duties of the bride and/or bridgroom is to make sure that people have got accommodation, Andrea.

VENTRESS: Yes. I mean did you get a good rate on the hotel? Normally they can offer those kind of discounts for guests.

REBECCA: Yes, I suppose a slight discount. They were I suppose knocking £30 or £40. I don't know whether I'm allowed to say the company, but it was you know a national brand hotel.

VENTRESS: Yes.

DUGGLEBY: You need to drive a hard bargain and clearly that will depend on the time of year and the potential for profit which the hotel (or guesthouse in some cases) is going to charge. That's another thing, of course. You don't have to put your guests up necessarily in an expensive hotel. A good B&B is a good idea. That's a way of saving money. Sorry, you wanted to come in there, Bernadette.

CHAPMAN: I was just going to say actually whilst we're talking on hotels, there are some three star hotels that offer incredible deals now. You know some of them literally £999 you know for like 60 guests for a sit down meal, welcome drinks and an evening buffet. Some very good deals there now.

DUGGLEBY: Okay, we'll move on now. Simone in Wokingham, your call.

SIMONE: Hi, I've got two questions really. Me and my partner are getting married next year in June 2012. We've decided to get married in Portugal for a couple of

reasons really. The sunshine. When we've looked into it, it's slightly cheaper than it is in the UK and also we have friends and family there. My question is in regards to wedding planners. I know that wedding planners are there you know to take the stress out of the wedding, but to reduce the costs we were hoping not to have any wedding planners. But with the language barrier and we don't know the area so well, is it something that you would recommend or do you think it's something we could just kind of look into in a very organised way ourselves?

DUGGLEBY: I think we'd have to meet you first, but we've got a wedding planner here. Would a wedding in Portugal phase you, Bernadette?

CHAPMAN: Okay, there are some wedding planners out there that do specialise in weddings abroad. So me personally, I wouldn't organise a wedding in Portugal for the same reason that you're worried, Simone, and that's that I don't speak Portuguese. So you can get obviously local wedding planners. You could also try some of the holiday companies. I myself got married abroad and it was actually organised through the travel agent, so they did a lot of of the organisation for me, for which I didn't have to pay extra.

DUGGLEBY: I'll bring you in, Christine Ross, from the financial side. Of course it starts to ring slight warning bells with me with the additional financial complications of the currency and the prices that you're going to be charged and whether you understand, whether you're being ripped off or not. Still less you know the guests coming out there, getting all the insurance - the travel insurance, all the sort of medical insurance. I mean it's going to get quite complicated, isn't it?

ROSS: I think there's two main issues. First of all for the guests, it is really the same as the planning one would do for going on holiday. So it's making sure you have the right insurance, but also it's negotiating; it's knowing what the going rate is for a particular service in any jurisdiction. So it's really knowing should you be paying for the venue separately to the catering. So if you're in a hotel, do you actually pay for the hire of the banqueting room; whereas in the UK sometimes you do have to do that. Maybe the common thing over there is just to pay for the catering. But will somebody

coming from here know that and you know is the venue that you're dealing with reputable, are they going to try and add a bit more on because they see someone coming from another country who won't know how things are done?

DUGGLEBY: Well indeed. I mean you know you might know what a British photographer costs, but I haven't the faintest idea what a Portuguese photographer would charge or whether he or she was any good.

VENTRESS: Which is another reason why booking an experienced wedding planner is actually a really good idea because they're there, they do it all the time. They know not to get ripped off and you know they have really good contacts with all the local suppliers, so they can probably negotiate even bigger discounts.

DUGGLEBY: And some hotels in these places actually do do wedding packages, although I wouldn't have the faintest idea whether they were good value or what. I think you'd have to find somebody ...

VENTRESS: I think they're a starting point.

DUGGLEBY: I'd suggest actually go on the internet. Go to a website and say has anyone got married in Portugal recently? Let me know what the problems are. Thanks for that call, Simone. Let's move quickly on now to Ann. Ann, your call now. You're on a mobile, I think.

ANN: Oh hi. Yeah, I was just going to say that I've been in parish ministry as a parish priest for 20 odd years in Church of England and ...

DUGGLEBY: You're very faint, Ann. You say you've been a vicar for 20 years?

ANN: 22 years yeah, in parish ministry.

DUGGLEBY: 22 years. Yes that's better, I can hear you now.

ANN: Okay. And basically a Church of England wedding isn't very expensive. I don't think any church wedding is. It's cheaper than the wedding cake generally and people are always surprised when they hear what the fees are. It's all the extras that are so expensive. And I've done weddings that have been really, really lavish, expensive affairs, right down to the cheapest ones that you can imagine. And actually the sort of more homegrown, local ones where people have not spent a fortune are often really the nicest without people fussing about them. They're just absolutely lovely. And I did a wedding once for a very wealthy family and the father of the bride said, "You can either have a big wedding or you can have money towards your house", and they opted for the money towards their house. And the bride's family gave a party for their family on the Saturday, the groom's family gave a party for their relatives on the Sunday, and then the couple had a quiet wedding for about 14 people on the Monday morning and then went to a really nice restaurant. And it was the most lovely wedding. They had flowers they just picked from the garden, they walked to the church, and it was very private but personal. It was delightful and it was one of the nicest ones I can remember.

DUGGLEBY: Indeed. Well that's very good to hear. In fact it really chimes in with an email we've had from Jerry before I get the panel to comment, and he says, 'The question people should ask is who is this wedding for? Is it to celebrate with family and friends' - as indeed you, Ann, have just alluded to - 'or is it to show off? You know my daughter's wedding had 60 guests and it reminded me in trying to talk to some of these guests that if I even talked to them for five minutes each, it would take nearly five hours.' And he says that is the principal starting point from which to plan any wedding. Does that chime with what you think, Andrea?

VENTRESS: Oh definitely. The weddings that we see, that we love the most, are the DIY weddings. It's very, very popular at the moment now, because of financial constraints, for the bride and groom and all of their friends and family to pitch in - to make the stationary, to pick their own flowers, do their own flower arrangements, the mum to make the cake, their uncle who drives a beautiful car to do the wedding car. You know those kind of weddings are personal, they're really thought out, and they really reflect the bride and groom and about their relationship together, which really is

what a wedding is. It's a celebration of their life.

DUGGLEBY: So call in the favours?

VENTRESS: Absolutely. That's a brilliant way to save money and to have a really lovely personal day.

DUGGLEBY: I was once drafted in. On the morning of the wedding somebody discovered that although they had the plan for the seating plan, nobody had got any little name tags on the tables. And they knew I could do calligraphic writing, so I was suddenly faced with 140 name tags - "write their names out". And of course, interestingly enough, what chaos was being caused. This little thing, nobody would have known where to sit, and you think oh my goodness, how could we possibly have forgotten that? Bernadette?

CHAPMAN: I would actually reiterate that, absolutely, this year the DIY weddings are very popular and quite a few of my weddings this year are calling in favours and I think that's fantastic. We've got you know one of my weddings, their friends are all musicians, so they're doing the music that night. I've got clients that are sending out emails instead of invitations to keep the costs down. We're you know putting on a bus, but we're doing like little snacks for them to take them from the ceremony venue to the main venue.

DUGGLEBY: That's an interesting point, you know. When you're thinking about the actual timing of the wedding, you can jolly easily get caught at a meal time and the guests are absolutely starving.

CHAPMAN: Exactly, exactly. So when you speak to people, when they're thinking about weddings that they've been to, they don't remember what favours are on the table, whether the ribbon matched the flowers. What they remember was were they hungry? *(laughter)*

VENTRESS: Did they have enough to drink?

CHAPMAN: Exactly.

DUGGLEBY: I'll just bring in an email from Jim in Brighton for you, Christine. He says 'Three weeks to go before our big day. Thinking a bit about the financial side of you know our future together'. You know it sounds a bit boring, this, but actually finances do change at marriage.

ROSS: They certainly do and the number one thing is that wills are invalidated. And many people getting married may be doing so for the second time. They may already have savings, finances. They may have grown-up children. And all of these things come together. Even it can cause disharmony in parts of the family. So you know at no other time would I say there's a greater need to actually sit down and just review where you're at.

DUGGLEBY: And Jim specifically mentions insurance, which we've covered already, but of course I mean insurance also, it changes dramatically. At your wedding, you suddenly have a common interest and insurance to me spells life insurance, pensions, things like that.

ROSS: Well you have financial dependence. And really I mean it may be two ..

DUGGLEBY: (*over*) Especially if you're two families joining together.

ROSS: Well correct. You may have two very financially independent people coming together and I'm not sure if two can live as cheaply as one, but maybe it helps with the finances. But also there could be a change in circumstances where one partner ceases to work, perhaps to look after a combined family. Who knows? So suddenly we have financial dependency and it really is necessary to have a complete review, so that if goodness forbid something happened to one partner, the family could continue to thrive.

DUGGLEBY: A visit to a solicitor is no bad thing because you can, I think, make a will in anticipation of marriage, which then of course is valid across the event itself.

ROSS: That's correct because of course whilst wills are invalidated by marriage, what do people then do immediately? Fly off on holiday, in most cases. So it is necessary to think of that ahead, so that either new wills can be made or old wills can be revalidated.

DUGGLEBY: Right. Carys in Bishops Stortford wants us to know that it's her ninth wedding anniversary today. Congratulations.

ROSS: Ah, congratulations.

DUGGLEBY: She and her husband hired a hall, prepared a sumptuous buffet themselves, invited all their friends who are folk singers and performers, and we all provided our own entertainment. Jolly good and I hope she's having a wonderful time. She says it was wonderful on that day and I hope it's an equally wonderful day for you today. Now then, our caller now is Jenny in Gosport. Jenny?

JENNY: Hello.

DUGGLEBY: Your call.

JENNY: I wanted to just advise listeners that they might do well to look into buying wedding insurance when planning their wedding. Certainly that paid off some years ago when I spent £49 on wedding insurance for my son's wedding and we were faced with a £750 bill for hiring deluxe portaloos at the last minute.

DUGGLEBY: Yes, well of course we alluded to the unforeseen costs. I think you mentioned, Bernadette, a place burned down. But failure of the toilets - ooh yes. I haven't heard of that one before, but I can see the point.

CHAPMAN: No, absolutely. Yeah, I definitely haven't come across that before, I have to say. Yeah, I mean, as I said, there's lots of venues that in this financial situation have gone out of business. There was a wedding barn that burnt down a couple of years ago. So you do have to spend that £49 on insurance and that will at least cover you when at the last minute you need to try and find a new venue.

DUGGLEBY: Christine?

ROSS: Also, just to add to that, a lot of people think that they can rely on paying by credit card and that they'll be covered by section 75 of the Consumer Credit Act. But of course there has to be a breach of contract by the venue or the provider of services and the payment has to be over £100, but it's very, very limited to a precise nature. So, for example, where the portaloos were hired, it was very, very specific, and clearly that was a breach of contract by the venue. But if perhaps something had caused the wedding to be cancelled - it may be by one party, perhaps the provider of the venue - but whilst you could be covered for that, you wouldn't be covered for the wedding cars, you wouldn't be covered for the florist and all the other issues, especially if there was a separate caterer as well. It would be very, very specific to the actual entity that had breached the contract.

DUGGLEBY: Penny has emailed saying 'My daughter is getting married in September in a field and the budget is only £4,000. Any ideas?' I'm not quite sure what that means, but let's assume that you've got a field. I mean I presume it's near a house. Marquees? That's I suppose the first thing you have to have in case it rains?

CHAPMAN: Yeah, I was going to say that as a wedding planner, I specialise in marquees, so I do marquees with 60 people up to you know 250 people. And marquees aren't cheap. So I guess it depends on how many guests they intend to invite. You can do it, but you'll just have to have you know a very basic marquee. You can just have grass instead of flooring or maybe just some basic matting, just have you know trestle tables. Maybe somebody can help you with making cloths. I think this is the ideal wedding to call in those favours like we talked about earlier, so can somebody help with the flowers, can maybe the groom's mother make the

wedding cake for you? Instead of a band, maybe plug in an iPod to a PA system. So it can be done, but you just have to be very careful and you do have to think of those extras that you need of a marquee wedding. So the marquee, the generator, the mobile toilets - all those things need to be taken into consideration.

VENTRESS: And the heating. I went to a wedding a few weeks ago. It was beautiful weather during the day, but as soon as the sun went down, it was freezing.

DUGGLEBY: Freezing, yeah. I'd be worried about rain as well, frankly.

VENTRESS: Yeah, no absolutely.

DUGGLEBY: Having a kind of wet weather plan.

VENTRESS: And talking about insurance, if you are having a marquee wedding in your back garden, then it's very, very important you take out insurance to cover you for public liability. If one of your guests you know god forbid should fall over and hurt themselves and want to sue, then you are covered for that. Obviously most of the big wedding venues have their own, but if it's in your own back garden then you will need to take out insurance.

DUGGLEBY: Steve's taking me to task for saying it's the duty of the couple to find accommodation for guests. Well I'm sorry, Steve, but if you're coming 100 miles to a place you don't know, I'm afraid it is the duty of the couple to suggest two or three good B&Bs. Otherwise you know it's just another hassle. Just put it on your list. Check round and say here's the name and address of B&Bs. Here's the price. Do you agree, panel? *(everyone agrees)*

VENTRESS: And do negotiate good rates with all of those.

DUGGLEBY: Yeah of course because you'll get a better rate if they know they're going to be full up.

VENDRESS: Absolutely, absolutely.

DUGGLEBY: Right. Now then, Pamela in Sidmouth, your call.

PAMELA: Ah, good afternoon. Yes, it's just a real quickie. My son decided to get married on 29th April.

DUGGLEBY: One of the 200 who's the same day, yeah. And in London too, I see.

PAMELA: His date was decided way back last year, long before the Royal date was announced. He's having it done at Marylebone registry office. Now as soon as he heard the official date of the Royal wedding, he asked very quickly if he could please change the date. Marylebone refused point blank and said no, that's the date he chose; that's the date he's got to have. I think I've subsequently heard on a couple of occasions that you can use any date within the year that you have paid for; and as he's had to pay everything upfront to Marylebone, I just wondered whether this was in actual fact a loophole he could have used? Now of course it's far too late to change anything.

DUGGLEBY: I was going to say, he is getting married on the 29th, is he?

PAMELA: He is getting married at Marylebone on the 29th. But because of this, I myself obviously down in Devon here, I can't go to the wedding now because London appears to be cordoned off from about 10.30 and travelling around is going to be far too difficult. Nor his brother, nor his sister. Hardly any relation is going to be able to get there except the ones that are up there already.

DUGGLEBY: Well far be it from me to say so, but I think you've got quite a little story here, you know, (*Pamela laughs*) because the newspapers are going to be quite interested in the other weddings.

PAMELA: Well I tell you, it's a complete and utter nightmare and I feel so wretched

that he's on his own up there and we're all down here.

DUGGLEBY: I think he could get a bit of publicity out of this. Certainly being on Money Box is one thing, but I smell a story. Panel, what do you think - the wedding that was spoiled by ...?

PAMELA: *(over)* I don't want to make a fuss ...

DUGGLEBY: No, no, of course not.

PAMELA: ...because obviously he's put it forward and he'd probably kill me if he found I was on the radio now. *(laughter)*

DUGGLEBY: Well we know who you are, but of course the audience don't.

PAMELA: I just feel that for anybody else who books a registry office for a wedding and some other Royal or some other great event overtakes them, is there a clause or is there a way? I was listening about the insurances, but you don't think to insure for something of this case.

DUGGLEBY: Well I'll ask Bernadette whether she's heard of any means of coping with the clash of dates.

CHAPMAN: Well what I was going to say is the licence is valid for a year. So once they get their licence, that is valid for a year. But once they confirm the date they're getting married, so with the registry office they've confirmed 29th April at whatever time they're getting married ...

PAMELA: Yes, 11. *(laughs)*

CHAPMAN: Oh gosh! *(laughter)* That is then confirmed. So the only thing if you want to change the venue or even change the time, you have to pretty much go

through the process again. Now I am surprised that they didn't allow him to get married on the 30th. I suspect what happened is they didn't have any slots available on the 30th.

DUGGLEBY: Yeah because a Saturday of course would be a much more popular day, yes.

CHAPMAN: Exactly.

PAMELA: Well yes. It's just a great shame.

DUGGLEBY: Indeed.

PAMELA: I just felt that other people ought to be slightly warned that if they book a date and some great event overtakes the day.

DUGGLEBY: Okay, well what's the great event that's going to ruin weddings at a certain time in 2012? What is it?

PAMELA: The Olympics! I know.

DUGGLEBY: It's going to be the Olympics.

PAMELA: Be careful.

DUGGLEBY: So watch those dates. Do not, I suggest, try and get married in London at that period of time.

VENTRESS: (*over*) In London - no way.

DUGGLEBY: But thanks for that call, Pamela. Most interesting. I'm sure that might well be followed up on. And we'll now move to Maxine in Maidstone. Maxine?

MAXINE: Hello. My question is why do people spend so much money on their weddings when that money could be used to set up a home? I just don't get it.

DUGGLEBY: A very, very good question. I think I'll ask Andrea first because of course the deposit for the house is often probably about the same amount as they're spending on the wedding.

VENDTRESS: Absolutely. No, very good question. I think that's why we are seeing so many people not spending so much money on their weddings and doing things on a lower scale, because times are tough. But it is a good time when you're getting married to speak to all your suppliers. You know everyone else is in the same situation. They want the business, so this is a good time to get tough, negotiate. You know haggle for those prices. Don't take the first price that you're quoted. Get a lot of different quotes in. I think people can maybe panic buy, put down deposits without thinking too much. If you've got a lot of time to plan, you've got a lot of time to negotiate. That would definitely be my advice.

DUGGLEBY: Just quoting. Erroll in London in an email says 'Just wanted to say the emphasis on the wedding can be over the top. I got married last year. It cost about £5,000. We had 180 guests. We had a volunteer photographer, we used local caterers, we had lots of assistance from the family - some of whom came from abroad. We had a wonderful day. And saying that, we ended it all at half-past five and that saved money for evening entertainment, which can be very expensive'. Bernadette?

MAXINE: Well can I say that we spent £300 on our wedding 20 years ago.

DUGGLEBY: It would be a bit more now.

MAXINE: I'm just as in love with my husband as I was 20 years ago. We ate off ping-pong tables. Everything was made by us. It was in his studio and it was the best day. And the thing was that everybody looked happy. The weddings I go to people look so miserable and stressed out. But we had a fantastic day and it only cost £300.

DUGGLEBY: Well that's brilliant to hear. It can be done, Bernadette.

CHAPMAN: I was going to say hopefully none of the guests at my weddings look miserable. (*laughter*) But again it comes back to what I said earlier. I think it's all relative. I think the worst thing that a couple can do is get into debt for their wedding. I was hired quite a few years ago by a couple who were at their wits end, who had got themselves into debt for this wedding and they were just so distressed. And I said "What are you doing? Why are you doing this? Why are you getting yourselves into debt?" So I reviewed everything. We changed venue. And even with losing the deposit, by having the new venue it meant they weren't in debt and they started married life okay.

DUGGLEBY: Christine?

ROSS: Just looking at some of the unsecured loan rates to borrow money now. Say if someone wants to borrow £10,000 and pay it back over 2 years, at an interest rate of about 7% that's around at the moment, that would cost nearly £450 a month over 2 years. Now people have to put more money down as deposits for homes these days. You can't really easily get 95% mortgages anymore. So it's rather telling that you know for some people paying that back could be rather akin to 50% of a mortgage payment.

DUGGLEBY: Michael has emailed us from Carlisle and he's sort of toying with the idea of the amount of money he's prepared to put into "the wedding", and he's sort of saying to himself you know it's a bit tempting to say to them do you really want me to spend all this money on this "hoo-ha" as he calls it, or should I just say go away and spend it on a place to live? You know forget the cost of the wedding. I think that's a bit unromantic, but Andrea?

VENTRESS: Nowadays it's not necessarily the bride's parents or the groom's parents that contribute the most to the wedding. It is the couple. So I think the best thing to do for the couple is to realise what it is that's important to them. Is it just that they're getting married - you know to join them together and to celebrate in front of

their friends and family? You can do things on a really small scale, but still have a lovely personal day and then still have the money to live your life afterwards.

DUGGLEBY: And of course indeed some people of course are coming into weddings already with houses and everything else. So it depends. I mean people are getting married so much later now that the finances are completely different really. The priorities are going to be different.

ROSS: I don't think it's the toaster and the wok anymore. It's very much ...

DUGGLEBY: *(over)* No, no. I mean when I was married of course, you had to set up home and it was vital to us to have you know a decent tea service. I'm afraid we've run out of time, but thank you very much indeed panel. Andrea Ventress, Deputy Editor of Wedding magazine; Bernadette Chapman is the Founder of UK Alliance of Wedding Planners; and Christine Ross is an independent financial adviser with SG Hambros. Paul Lewis will be here at noon on Saturday with the latest personal finance news, and I'll be back same time next Wednesday afternoon with Money Box Live taking your calls on a very contentious subject. It's student finance and the rising cost of going to university. Good afternoon.